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The Paygate interfaces

About this manual

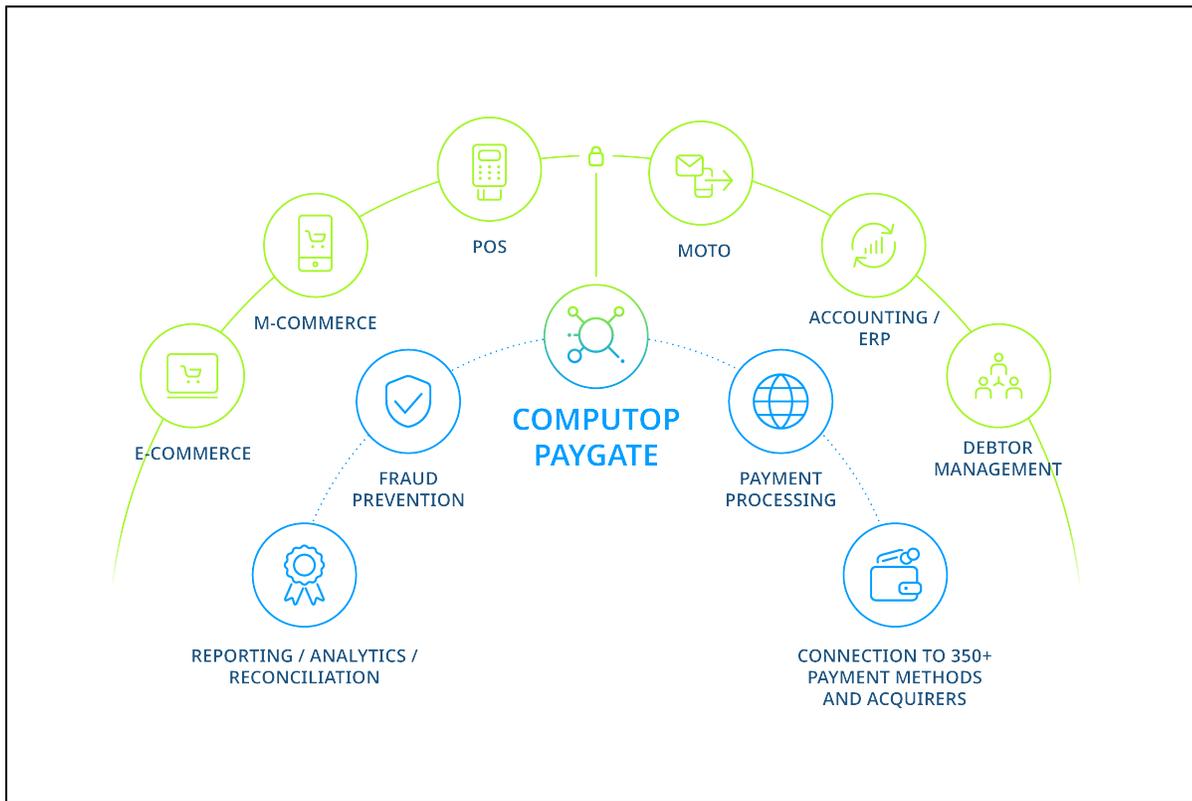
This manual describes the programming of the Paygate Merchant Interface and is aimed at users of Computop Paygate. The target group for this manual includes programming and technical key staff in the company.

Computop Paygate is a payment gateway for the secure processing of transactions via the Internet.

This chapter The Computop Paygate interfaces provides a summary of the available interfaces. The next chapter Scope of services of Paygate describes Paygate's scope of services. The section Payment methods available offers a short introduction to the payment methods offered to you by Computop Paygate .

About the Paygate

Computop Paygate offers several interfaces for the submission of payment tasks. The Merchant Interface described in this document serves to connect Internet shops and enterprise resource planning systems. The Paygate Merchant Interface accepts payment orders, encrypts the data and carries out payment transactions.



Paygate interfaces for Internet shops, enterprise resource planning systems, call centres and transaction management

This manual describes the programming of the Merchant Interface. Paygate also allows the submission of batch files. These are CSV files containing several payment orders which are transmitted to the Paygate. Paygate permits both manual as well as automated (FTP) transfer of batch files. You can find details of the batch process in the Manual of Batch manager.

Computop Analytics enables the merchant to manage transactions online. This is a web application with password protection and TLS encryption, which lists all transactions and also permits, for example, credits. You can find details about Computop Analytics in the Computop Analytics [User Manual](#) document.

The Paygate virtual POS Terminal is designed for the processing of MOTO (Mail Order, Telephone Order) transactions. The POS Terminal is a clever alternative to the physical terminal and lets you process direct debits and credit card payments. You can find details about POS Terminal in the [User Manual](#).

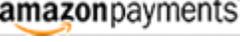
Paygate uses numerical response codes which provide information about the transaction status. To determine success or error of a transaction more precisely, please analyse the response parameter **Code**. For a detailed breakdown of these codes, please see the [Response Codes](#).

Scope of services of Paygate

Overview of supported payment methods

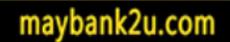
The role of Paygate is to receive and process payment requests and provide additional functions such as fraud prevention and protection of minors. Paygate has several interfaces for receiving transactions: A Merchant Interface for the shop-connection, a Batch Interface for payment orders in batch files and the POS Terminal for processing payments for telephone- and fax-orders. Paygate offers several payment methods and additional functions for payment processing:

Credit cards	
	<p>The Computop Paygate processes all major credit cards and currencies worldwide. Integrated fraud prevention and risk management is available for your security. Our standardized settlement files (EPA) guarantee straightforward reconciliation processes in your accounting.</p>
	<p>Verified by Visa and MasterCard SecureCode secure your payment claim by a password if a customer disputes the payment later. American Express SafeKey also uses the 3D-Secure technology, which means that the card holder must additionally confirm his identity with a password.</p>

	<p>American Express offers you an extensive address verification. Card payments via Diners, Discover and JCB are often recommended for expansion abroad.</p>
	<p>Payments with the Brazilian credit cards Hipercard, Elo and Aura can be processed via the Paygate. Computop offers extensive support for the control optimisation as well as foreign currency conversion.</p>
	<p>In China the Computop Paygate is connected to local acquirers such as Alipay, 99bill, ChinaPay or LianLian, to process card payments with China Union Pay (CUP). Payment is optionally in EUR, US-Dollar, GBP or RMB. This is how to gain access to the Chinese market.</p>
	<p>Be2bill is specially optimized for the "Cartes Bancaires" credit cards which is widely used in France.</p>
<p>KoreaCC</p>	<p>KoreaCC is a payment method which enables Korean merchants (based in South Korea) to offer domestic customers (with Korean credit cards) a credit card payment method.</p>
<p>Limonetik</p>	<p>With Limonetik the customers in France can offer the local payment methods Cofidis, 1euro.com, Cetelem and Facilypay which specialize in instalment payments for credit card transactions. Online shoppers can pay for orders conveniently by credit card,</p>
<p>Debit cards</p>	
	<p>Maestro is the international debit card standard and offers merchants a payment guarantee for E-Payment. The German girocard (EC card) is one such card. It is coupled to the giro account which is charged immediately. Maestro is seldom used in eCommerce.</p>
	<p>Paygate allows you to process direct debits with and without payment guarantee. Direct debits are very popular with customers. Almost 50% of transactions in Germany are settled by direct debit. The payment method is fully SEPA compatible.</p>
	<p>The combined credit- and debit card Dankort gives access to 3.5 million card holders on the Danish market.</p>
	<p>Paygate is managed by Carte Bancaire payments and the Carte Bleue Nationale offers access to around 3 million French card holders who do not own a credit card.</p>
	<p>Around 6 million Belgians have a Bancontact/Mr Cash card. Paygate also opens up this customer potential.</p>
	<p>Paygate also offers use of debit cards from PostFinance, market leaders in Switzerland. This opens up access to over three million account holders.</p>
<p>Wallet systems</p>	
	<p>Computop also processes PayPal payments, which offers you worldwide merchant protection and a potential of 16 million German customers and 220 million international customers in more than 200 countries. PayPal is one of the most popular online payment methods and it can be used in e- and m-Commerce.</p>
	<p>"Login and checkout by Amazon" is a complete checkout and payment service. It allows millions of Amazon customers to complete their purchases with using their Amazon account without leaving the web page of the visited online shop. The A-Z-guarantee from Amazon gives a comprehensive protection.</p>
	<p>Skrill allows customers to pay and to send and receive money without having to disclose bank or card details. In 2014 Skrill had over 36 million users and 156,000 merchants worldwide.</p>
	<p>The Qivi Wallet can be topped up by credit card, debit card or cash. It is available to customers in Eastern Europe, Asia and South America.</p>
	<p>Alipay is China's leading online payment system. With the aid of the E-Wallet customers and merchants can make or receive payments. Alipay has over 800 million registered users and in 2014 it processed over 100 million online payments per day.</p>

	<p>MasterPass is a MasterCard wallet which makes credit card payments quicker, easier and more secure. MasterPass allows payments in online shops but also in actual shops with your Smartphone and the MasterPass app or NFC. Settlement is via all standard credit and debit cards.</p>
	<p>Klarna Checkout simplifies the checkout process for all terminals. The customer only needs to supply email address and post code during the payment process. Klarna takes care of the credit check and assumes the risk in the case of non-payment. Following completion of the purchase, which by default is a purchase on account, payment can alternatively be made by credit card, direct debit or direct transfer.</p>
	<p>paydirekt allows online purchases to be paid simply and directly from your giro account. Merchants benefit from this alternative to existing online payment processes which correspond to the stringent requirements of the German credit sector.</p>
	<p>Apple Pay is a digital wallet for storing payment details, providing an easy and secure way to pay in iOS applications, websites running on Safari browser and contactless POS terminals. In applications and on websites, users can quickly and securely provide their payment, shipping, and contact information to check out with just one touch using Apple's Touch ID. Apple Pay's simplicity increases conversion rates and new user adoption that come with it.</p>
	<p>Google Pay is the fast, simple way to pay on sites, in apps and in stores using the cards saved to your Google Account. It protects your payment info with multiple layers of security and makes it easy to send money, store tickets or cash in on rewards – all from one convenient place.</p>
	<p>BitPay is an e-wallet for Bitcoins. It allows users to store and pay in Bitcoins. Merchants that integrate BitPay are able to accept payment in Bitcoins. Customers can convert Bitcoins into USD, at no charge.</p>
	<p>Asiapay has 3 platforms: PesoPay for payment in Philippines, SiamPay for payment in Thailand and PayDollar for payment in all the other countries. The platform can be configured in MAT.</p>
	<p>WeChat is a free, cross-platform and instant messaging application developed by Tencent. It was first released in January 2011 and was one of the largest standalone messaging apps by monthly active users. As of May 2016, WeChat has over a billion created accounts, 700 million active users; with more than 70 million outside of China (as of December 2015). In 2016, WeChat reached 864 million active users.</p>
<p>ChinaPay</p>	<p>ChinaPay is the online payment service of China UnionPay (CUP). The company offers both banking, broker and payment services as well as offline purchases on account and POS terminals. ChinaPay is the third largest online payment services provider in China.</p>
	<p>With MobilePay the customer pays by entering his mobile phone number on the website. This payment solution simplifies the payment procedure because the customer's card is stored in the app, making it unnecessary to input the card number. More than 3 million Danes already use this payment type, with which simple P2P payments are also possible.</p>
	<p>The swedish payment method Swish is one of the most popular payment methods in Sweden. More than half of the population uses the app on their cell phones. Originally Swish was a joint venture project of the most popular swedish banks as a pure P2P-payment method. Since 2017 it is also available for E-Commerce and POS. If you want to pay, you can either do it via scan of a QR-code or the submission of your mobile or swish number.</p>
	<p>Zimpler is a FinTech company focused on excelling the mobile payment experience. Zimpler is developed with the purpose of simplifying mobile payments online, while giving users control over their spending.</p>
<p>Online bank transfers</p>	
	<p>giropay is an online bank transfer with PIN and TAN that provides you with access to nearly 40 million online banking users in Germany in Austria. Additionally to the full 100% payment guarantee the use of giropay is relatively low priced.</p>
	<p>The international online bank transfer with PIN/TAN from SOFORT AG is now available in 11 countries. As part of the Klarna Group SOFORT offers the integration of payment in the webshop, so that a customer is forwarded to his/her bank and can make the transfer with input of PIN and TAN.</p>

	<p>In Austria the online bank transfer with EPS is very widespread in E-commerce and thus an interesting addition to the payment mix.</p>
	<p>Bank transfers with iDEAL are a guarantor of success in the Netherlands: About 100.000 webshops and organizations offers iDEAL. About 50 % of all e-commerce payments are processed with iDEAL, monthly there are about 13 million transactions.</p>
	<p>PostFinance is an online banking payment method in Switzerland and is the market leader in Swiss payment transactions with a market share of around 60%. With PostFinance merchants can reach over 3.5 million potential customers.</p>
	<p>Przelewy24 is an online banking method for Poland. It uses online bank authentication for account postings in real-time. Przelewy24 is available to 95% of all Polish online banking customers.</p>
	<p>POLi is a secure and trusted online banking service for Australia and New Zealand.</p>
	<p>TrustPay is a real-time bank transfer which is available in Central and Eastern Europe. Customers can purchase goods and services by logging onto their online bank account on checkout and entering both their password and a specific ID which is assigned to them via email. More than 200 million customers can be reached in this way.</p>
	<p>SafetyPay is the world's leading real-time online bank transfer with access to over 250 million banking customers in Europe, the USA, Canada and Latin America, with immediate payment guarantee, fast disbursement and simple refunding. That means no chargebacks, no risk of fraud, no payment default. It supports mobile, telephone/mail order, E-Invoices and offers sales promotions.</p>
	<p>The Trustly online bank transfer is convenient for the customer and secure for the merchant. The payment method allows buyers in 6 countries (Finland, Sweden, Denmark, Estonia, Poland and Spain) to contact accounts in one of 57 banks. There are therefore more than 67 million potential customers.</p>
	<p>In China the Computop Paygate supports online transfers with more than 100 major Chinese banks. As well as the international Alipay platform with payment in EUR, GBP, USD Paygate allows payments via the local Alipay platform with payment in RMB at more favourable conditions. As Computop operates a local Paygate in China the payments are quick and reliable, despite the Chinese firewall.</p>
	<p>Every fifth online payment in Brazil is a bank transfer. The Computop Paygate supports all relevant banks in Brazil: Banco do Brasil Comércio Eletrônico, Bradesco Comércio Eletrônico, Banrisul Banricompras and HSBC Comércio Eletrônico.</p>
	<p>PayU offers payment solutions in many countries. Online transfers in Poland and the Czech Republic are easily integrated via Computop Paygate. It is therefore a powerful payment solution for Eastern Europe and Latin America.</p>
	<p>CIMB Clicks is an online bank transfer payment method for CIMB bank customers. The customer selects CIMB for payment and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.</p>
	<p>Dragonpay is a Filipino cash based and online bank-transfer payment method. Customers can choose between online transfer with their bank account and cash payment at a branch store or retailer.</p>
	<p>eNETS is an online bank transfer payment method. At checkout, the customer picks eNETS, selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.</p>
	<p>Finland OBT is a real time online transfer system from Finland. With this method customers select their own trusted online bank and log in. After payment authorisation the merchant receives a confirmation of the payment via Finland OBT.</p>

 	<p>Maybank2U is the bank transfer payment method of Maybank (Malayan Banking Berhad). Maybank2U is one of a number of bank transfer payment methods that PPRO has bundled together for its customers on one integration. Bank customers log into their online banking environment. They review the payment details and authorise payment for the funds to be credited directly to the payee's account.</p>
	<p>Multibanco is a payment method from Portugal in which the customer can choose between online transfer and cash payment. In the first variant the customer can give details for Multibanco and the merchant receives confirmation of the payment. Alternatively the customer can pay by cash at a bank or a cash machine. The merchant receives a payment guarantee from the system.</p>
	<p>MyBank is a real time online transfer system which is currently offered in Greece, Italy and Spain. Within MyBank the customer chooses their own trusted online bank and carries out the transfer from there. After authorisation of the payment the merchant receives confirmation of the payment and a payment guarantee from MyBank.</p>
	<p>MyClear FPX allows real-time debiting of a customer's bank account for online purchases, recurring payments, P2P payments and e-billing. With MyClear FPX, the customer chooses the desired payment method, selects their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.</p>
	<p>RHB Now is a real-time online bank-transfer payment method. At checkout, the customer selects the name of their bank and logs into their online banking environment. They review the pre-populated payment details, authorise payment and then simply wait for the purchase to arrive.</p>
<p>Cash-in, Prepaid & Co.</p>	
	<p>With Barzahlen online purchases in Germany at over 3,400 branches of retail partners such as real-, dm, Telekom and mobilcom debitel can be paid in cash. The additional customer potential encompasses about a quarter of the Internet users who do not yet purchase online. Neither credit cards, online banking nor prepaid cards are required.</p>
	<p>paysafecard is a prepaid card which is a widespread micropayment method for gaming, gambling and adult-content and available within Computop Paygate. Customers can purchase these prepaid cards in values of 5 to 100 Euro at more than 450,000 sales outlets worldwide and pay online without an account or credit card.</p>
	<p>More than 30% of online payments in Brazil are made using the Boleto Bancário cash-in solution. With a payment form customers can pay in cash in supermarkets, post office branches or at one of over 48,000 bank terminals.</p>
	<p>The three Cofidis customer cards Carte 4 Etoiles, Carte helline and Carte helline 4 Etoiles can also be integrated via the Paygate.</p>
	<p>The IKANO Shopping Card helps to strengthen customer loyalty and offers greater financial freedom. With no risk: The IKANO BANK offers a 100% payment guarantee and day-certain payment.</p>
	<p>Payment in advance offers high certainty and occupies a special position in online trade. Computop Paygate also handles the downstream processes.</p>
	<p>7-Eleven is a cash payment method. After selecting goods or services, consumers reach the merchant's checkout site. The consumer selects 7-Eleven. The merchant site then generates the billing details as a print-optimised document. The customer can pay at a participating store. Once the payment has been received, the merchant ships the purchase.</p>
<p>Invoice and hire purchase</p>	

	<p>BillPay enables merchants to offer purchase on account in Germany, Austria, Switzerland and the Netherlands or purchase by direct debit in Germany and Austria. Instalment payments can also be offered in Germany and Austria with PayLater. A graphic snippet provided by BillPay simplifies the calculation of instalments and reduces programming work. A 100% disbursement takes place already after the first month.</p>
<h1>Klarna.</h1>	<p>You can also use Klarna's purchase on account and purchase by instalment via Computop Paygate. The Swedish provider is globally active including in Germany, Austria, the Netherlands, Denmark, Finland, Sweden and Norway. With around 35 million end customers and a share of 10% in the North European eCommerce market you can win new customers, particularly in Scandinavia.</p>
	<p>Computop Paygate also lets you process German purchase on account and instalment purchases as well as direct debits with RatePAY. As an Otto Group company RatePAY offers you a payment guarantee and complete debtor management including customer service.</p>
	<p>PayByBill enables merchants to offer the payment methods invoice purchasing, financing and direct debit. The solution offers merchants a payment guarantee and is available for Denmark, Germany, Finland, the Netherlands, Norway and Sweden.</p>
	<p>Paymorrow supports invoice purchasing and secured SEPA direct debits in Germany. Merchants benefit from comprehensive protection against payment defaults because Paymorrow also handles debtor management and debt collection.</p>
<h1>Paysafe:</h1> <h2>Pay Later™</h2>	<p>With the products Purchase on invoice and Hire purchase merchants get tailored solutions for the region D-A-CH. Paysafe Pay Later especially features a fast and guaranteed payout as well as a comprehensive support for the B2B and B2C business.</p>
	<p>AfterPay offers purchase on account after delivery. Buyers can pay for articles in four simple instalments, without having to provide any additional information during the ordering process. There is no risk of fraud or payment default for the merchant. After a credit check, AfterPay assumes the entire end customer payment default risk for each transaction.</p>
	<p>Consores Finanz is a brand of international BNP Paribas Group and belongs to the leading consumer-finance-providers in Germany. Company's focus is consumer lending as well as sales financing within retail sector and online commerce. The new eFinancing application allows customers to enter online credit agreements faster and easier, because the application process was optimized for maximum user-friendliness.</p> <p>Financing plans between 6 and 40 month can be mapped through the credit line of a Consores Finanz Mastercard. With a button the customer possibly can select from longer credit periods. Then the installment plan will be processed by an installment credit.</p>
	<p>EasyCredit is a provider of hire purchase and purchase on invoice in Germany. After the customer is forwarded to easyCredit they undertake the calculation of all possible installments.</p>

Risk Management	Address checks and credit rating
	<p>Address and credit rating data from arvato infoscore offers top quality assessments with more than 40 million negative traits associated with 7.8 million people and 450,000 companies.</p>
	<p>Schufa address and credit rating data contains 66 million points of data concerning individuals and 462 million other information points, derived mainly through cooperation with banks.</p>
	<p>CRIF provides information on more than 80 million individuals, 6 million companies, and 10 million payment, register, and address records from Germany, Austria, and Switzerland.</p>
	<p>Boniversum supports merchants with credit ratings for consumers. The data from the credit agency help to evaluate non-payment risks and to adapt the methods of payment according to the credit prognosis.</p>
Debtor management	
	<p>The Paygate offers individually scalable solutions for financial and debtor accountings - including the downstream processes such as logistics, dunnings or debt collection.</p>

Additional functions	
ETM: Extended transaction management	For long delivery times and partial captures ETM extends the reservation of the authorized amount
Capture On Demand	Automated capture with specified time delay
MOTO SSL terminal	Web-based call centre application for processing payments for telephone- and fax orders
Computop Analytics	Download of transactions and sales data for Excel analyses, if necessary incl. EPA information
Batch handling	
Batch file transfer incl. UDK if necessary	Transaction submission via batch file and transfer of reference number to the acquirer's balance notification
EPA download & comparison	Collection of EPA file and batch provision for merchant, if necessary with format conversion for SAP or the like
PCI solutions	
PCI Pseudo card number (PCN)	The PCN is a fully-functioning substitute for credit card numbers. The merchant can save and use the PCN without PCI-certification to avoid the repeated input of card data within the shop.
Corporate PayPage	The Corporate PayPage enables merchants to use the Paygate payment form with its own corporate layout
Subscription manager	Subscription administration with flexible terms, subscription-profiles and automated payment
User administration	Personal access rights for every user of Computop Analytics and SSL-terminal

Paygate fraud prevention

Paygate supports different processes for fraud prevention. These include inquiries with credit agencies in the monitoring of the card's country of origin and payment guarantees for credit cards.

Function	Description
Verification of the country of origin of the IP	A main part of fraud attempts comes from abroad. Paygate can check the country of origin and often even the city of the IP address which your customer has just used. If the country of origin of the IP address of your customers is not one of your supply countries or is not the same country as that of the credit card (see below) Paygate can send an alert via e-mail or automatically refuse the payment.
Verification of the card's country of origin	75% of all attempted frauds take place with foreign credit cards. Paygate can therefore check the card's origin: If you enter the delivery country as a parameter, Paygate returns the country of origin of Visa- and MasterCard-Credit cards and sends an e-mail if the delivery country differs from the card's origin. You should then find out from the customer why the card's origin differs from the delivery country to avoid fraud. Paygate can optionally refuse such payments immediately.
Seller protection in the case of PayPal	PayPal offers seller protection via a delivery address comparison. Either the shop notifies the delivery address or the customer uses PayPal Express-Purchase and selects a delivery address lodged with PayPal. Paygate then forwards the address to the shop. If the Merchant verifies that it has delivered to the address specified with the payment, seller protection acts such that PayPal must deal with the claim itself.
giropay Pin/TAN query	The giropay online transfer based on the PIN/TAN online-banking process: The customer logs in with a PIN (Personal Identification Number) and then uses a new TAN (TransAction Number) for each payment.
Block list check and sales limits	To reduce your direct debit-risk Paygate can check the block lists of 70 major merchants, updated daily and containing approx. 1.5 million blocked accounts using the ELV Score: if any of your customer's accounts is already in debt to another Merchant due to a shortfall in funds you can refuse the transaction and save on failed sales and chargeback costs. You can also prevent fraud by setting sales limits which a particular account may not exceed per day, week or month.
Address checks and credit ratings	Address check and credit ratings with all established credit agencies, e.g. arvato Infoscore, Bürgel, Creditreform, Universum Group, Schufa.
Schufa verifications	Schufa has data on 62 million bank customers. Paygate uses the IdentCheck to verify whether a person exists and whether a name matches the specified address. Additionally you can verify with the credit rating before the order whether there is a summary debt procedure against a customer or whether it has been reported in public debtor directories e.g. due to personal bankruptcy.
American Express address verification	Computop Paygate can carry out an address comparison with American Express to ensure that the customer is the correct card holder. If the street number or postcode does not correspond with the American Express data Paygate can return the result of the address verification within response parameter "Match".

Verified by Visa, MasterCard SecureCode & American Express SafeKey	If you use Verified by Visa, MasterCard SecureCode and American Express SafeKey you benefit from a secure payment claim, should the customer dispute the payment. The so-called liability shift transmits the default risk to the card-issuing bank.
Verified /SecureCode/ SafeKey Authentication Hosting	If you only wish to verify the identity of the card holder without immediately activating a credit card payment, Paygate lets you simply inquire about the password with Verified by Visa, MasterCard SecureCode and American Express SafeKey. This authentication is valid for 90 days for authorisations and secures your payment claim.
Variable amounts for Verified /SecureCode/ SafeKey	It is sometimes not clear when the credit card data is input how much the subsequent payment will be. In this case Paygate can initially authenticate the higher amount with Verified, SecureCode or SafeKey. The card is not charged but you secure the payment guarantee for the overall amount, even if you subsequently authorise and capture only a partial amount. See also the Amount and Amount3D parameters.

Table: Paygate services for fraud prevention

Services for credit and debit cards

You can submit credit card payments and debit card payments either online via the Merchant Interface as a batch file or via the SSL-Terminal. The following table describes the services of Paygate for these payment methods:

Function	Description
Individual layout for payment pages	Anyone saving or transmitting credit card data must undergo extensive security authorisation, called PCI DSS Certification. You can avoid much of this by the use of Paygate forms using pseudo card numbers (see below). In order that the payment page complies with the shop-layout you can tailor the form with XSL-templates individually to your shop layout.
Authorisations	Verification of creditworthiness and validity of the credit cards and reservation of the amount on the customer's card account.
Authorisation renewal	An authorisation lowers the card limit of the customer and reserves the sale for your company. The authorisation is valid however for only approx. 14 to 30 days. To maintain your payment claim, Paygate can renew expired authorisations automatically until shipment takes place. The Paygate can also obtain a Verified, SecureCode and SafeKey payment guarantee in the case of authorisation renewal.
Partial authorisation for partial deliveries	Complaints may be made if a customer obtains a partial shipment but must pay in full. Paygate therefore permits part captures. The partial capture cancels the underlying authorisation. Paygate can then automatically re-authorise the outstanding amount in order that your payment claim is retained and the subsequent captures function. Paygate has been able to obtain a payment guarantee with Verified, SecureCode and SafeKey.
Captures	Capture is the second step after the authorisation which debits the reserved amount from the customer's card account. You can choose between manual or automated capture.
Capture On Demand	With Capture On Demand you can temporarily delay the automatic capture, for example in order to delay debiting of the money until after delivery. You can define a default delay and individual delays for each transaction, for example capture in 72 hours.
Credits	Paygate gives the opportunity to reverse payments with credits. You can execute the credit manually or link the process to your enterprise resource planning system.
Reversals	In Computop Analytics you have the opportunity to reverse authorisations, captures and credits. Unlike Credits, these Reversals do not appear on the customer's card bill. Reversals must be made on the same day.
Authentication Hosting	If you only wish to verify the identity of the card holder without immediately activating a credit card payment, Paygate lets you simply authenticate with Verified by Visa, MasterCard SecureCode and American Express SafeKey. The payment must take place within 7 days depending on the bank and the Acquiring Bank.
Fraud prevention	75% of all attempted frauds take place with foreign credit cards. Paygate can check the card's origin: If you enter the delivery country as a parameter, Paygate returns the country of origin of Visa- and MasterCard-Credit cards and sends an e-mail if the delivery country differs from the card's origin. You should then find out from the customer why the card's origin differs from the delivery country to avoid fraud. Paygate can optionally refuse such payments immediately.
Batch transmission	Along with online-processing, Paygate permits payment processing with batch files, which you can transmit manually or automatically (SFTP). Paygate processes the payments in the file, saves the transaction statuses and provides the response file. You can also request the response file manually or automatically (SFTP).

Pseudo card number (PCNR)	Anyone who saves or forwards credit card numbers has to undergo extensive security authorisation in accordance with PCI DSS. You can avoid this by using Paygate forms. When you need credit card numbers, e.g. for subscription payments or repeat orders, Paygate generates a pseudo card number (PCNR) for the payment. Instead of the credit card number you only save the PCNR, which works exactly like the genuine credit card number. You can use the PCNR for authorisation, capture, reversal and credits. The credit card data is located only on the PCI-certified Paygate servers which saves you the costs of having to obtain your own authorisation.
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Paygate services for credit card payments

Services for transfers and direct debits

You can submit electronic direct debits either online via the Merchant Interface, as a batch file or via the SSL-Terminal. The following table describes Paygate services for electronic direct debits:

Function	Description
PayPal, ELV, giropay	PayPal administers 15 million customer accounts in Germany. In the case of PayPal the user can pay via direct debit, giropay or credit card. Irrespectively of how the customer pays with PayPal, the Merchant benefits from PayPal seller protection.
giropay online transfer	giropay is a payment standard of German banks like Sparkasse (savings banks), Postbank and Volks- und Raiffeisenbanken, wherein the customer is connected directly with its banks' online-banking. Customers usually log-in with a PIN, receive a pre-completed payment transmit form and need only confirm with a TAN. If you use giropay via Paygate, giropay offers a payment guarantee up to 10.000 euros and you benefit from immediate receipt of payment.
iDEAL online transfer for the Netherlands	iDEAL is a payment standard of the Dutch banks where the customer is connected directly to its banks' online-banking. Its operating principle is similar to giropay (see above) but the payment guarantee is unlimited.
Block list check	To reduce your direct debit-risk Paygate can check the block lists of major merchants, updated daily and containing approx. 1.5 million blocked accounts using the ELV Score: if any of your customer's accounts is already in debt to another Merchant due to a shortfall in funds you can refuse the transaction and save on failed sales and chargeback costs.
Captures	Paygate checks the plausibility of account data and enables the capture of the customer account. You can carry out the capture manually or instruct Paygate to do this automatically.
Austrian accounts	If you have a company account in Austria Paygate can also obtain direct debits from the accounts of your Austrian customers.
Capture On Demand	With Capture On Demand you can temporarily delay the automatic capture, for example in order to delay debiting of the money until after delivery. You can define a default delay and individual delays for each transaction, for example capture in 72 hours.
Reversals	It is not possible to refund direct debits, however, you can reverse the capture until your direct debits have been transmitted to the banks for that day. The reversal must take place on the same day.
Batch transmission	Along with online-processing, Paygate permits payment processing with batch files which you can transmit manually or automatically (SFTP). Paygate processes the payments in the file, saves the transaction statuses and provides the response file. You can also request the response file manually or automatically (SFTP).

Paygate services for electronic direct debits

Payment methods available

This chapter gives a short introduction to the operating principle of the payment methods offered by Paygate. The descriptions do not concentrate on the technology but on technical aspects from the perspective of merchants and customers.

Credit card payments with TLS

The credit card is a widely used international payment tool on the Internet. Transport Layer Security (TLS) is successor of Secure Socket Layer (SSL) and an asymmetric encryption method in the Internet which protects credit card data against tapping and manipulation, during transfer for example. In the case of credit card payments with TLS the card holder enters the credit card data in a form which is encrypted with TLS.

Card payment



This page is SSL-encrypted in order to protect your data.



Card brand

Card number

Expires Month / Year

CVC-Code



Confirm

Entry form with TLS-encryption for credit card data

For safety reasons an SSL certificate is required for TLS-encryption.

Transaction procedure with TLS-credit card payments

In the case of TLS-payments the customer chooses the **Credit card** payment method at the Internet checkout. The customer is then requested on an TLS-encrypted page to input the credit card number and expiry date. The Paygate receives the credit card data and then processes the payment.

Credit card payment with TLS checks the credit limit of the customers but offers no protection against fraud using stolen card data. Please note therefore the security processes Verified by Visa, MasterCard SecureCode and American Express SafeKey in the following chapter.

In the case of American Express payments Computop Paygate can protect against fraud by comparing the order address with the address stored at American Express: Computop Paygate carries out an address comparison with American Express to ensure that the customer is the correct card holder. If the street number or postcode does not correspond with the American Express data Paygate will either refuse the payment or send you an alert by e-mail.

Credit cards with Verified by Visa, MasterCard SecureCode and American Express SafeKey

MasterCard SecureCode (UCAF), Verified by Visa (VbV) and American Express SafeKey are authentication methods which verify the identity of the card holder before making the payment. The name 3-D Secure used by technicians describes only the protocol. The correct brand names are **Verified by Visa, MasterCard SecureCode and American Express SafeKey**.

Merchants benefit from authentication with Verified by Visa, MasterCard SecureCode or American Express SafeKey because the card associations enact a liability shift: If you use Verified by Visa, MasterCard SecureCode or American Express SafeKey you benefit from a secure payment claim, the liability shift transmits the default risk to the card-issuing bank, should the customer dispute the payment. Irrespective of whether the card holder actually uses the authentication you obtain in effect a payment guarantee in case the customer asserts that it has not implemented the credit card payment itself.

From a technical perspective Verified by Visa, MasterCard SecureCode and American Express SafeKey are not payment methods but an authentication process which precedes the payment: Once the credit card data has been entered, Paygate checks the identity of the card holder and does not process the payment until after the authentication.

Transaction procedure with Verified by Visa, SecureCode or SafeKey

The customer selects the Credit card payment method in the Internet shop and enters the card number and expiry date. Paygate receives the card number and checks, via a connection to Visa, MasterCard or American Express, whether this credit card is registered for Verified, SecureCode or SafeKey. In the process the transaction is given a marking which identifies Verified by Visa, SecureCode and SafeKey payments. This marking tells the Acquiring Bank that you use authentication and a secured payment claim is obtained based on the Visa Liability Shift in case the card holder disputes the payment. If the credit card is not registered a credit card payment is carried out with TLS.

If the customer's credit card has been registered by the issuing bank for Verified by Visa, MasterCard SecureCode or American Express SafeKey the authentication process now starts: Paygate opens a new browser window which connects the customer to its bank. In this window the customer enters the password received by its bank.

If the password is correct Paygate obtains confirmation in the form of a signature. Only after confirmation does Paygate start the payment and send the transaction with the signature to the Acquiring Bank.

ELV Score: Direct debit with block list check

Paygate can combine SEPA direct debits in Germany and Austria with a block list check which offers high security at low cost: Paygate firstly checks whether the Customer's account number is black listed by major retailers. Secondly you can prevent fraud by setting sales limits per day, week or month which an account connection may not exceed.

Since there are substantially more accounts than credit cards, many Internet purchases are paid for by direct debit. The direct debit process is unsafe for merchants without a block list check: in the case of SEPA direct debits there is no authorisation because it is not possible to carry out a credit rating on the account of the customer. There are frequently return debit notes due to lack of funds in accounts.

The block list check links the benefits of the direct debit with the security of a block list check and individual sales limits.

Paygate can now draw a direct debit not only from German but also from Austrian or Netherland customer accounts. The precondition for this is a company account in Austria or the Netherlands.

Transaction procedure of a direct debit payment on the Internet

In order to pay with a direct debit, the customer selects the Direct debit payment method at the Internet checkout and enters his account details on an Internet page. This Internet page is TLS encrypted to protect the account data during the transmission against tapping and manipulation. After the input **Paygate** checks if the IBAN is plausibly, whether the account is blocked and whether the sales limit for this account has been reached. After successful verification, **Paygate** draws direct debits from the customer's bank.

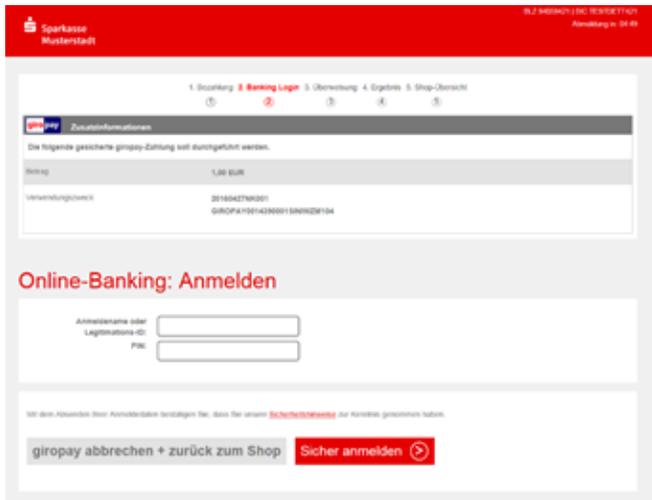
International direct debit payments via PPRO International Direct Debit (IDD)

Electronic direct debits over Paygate are possible in UK, the Netherlands, Austria and Spain for all accounts of appropriate banks, but offer no block list checks. For customers the payment by entering their banking details is convenient and secure, because the 8 weeks period for chargebacks applies here too. The merchant gets a real-time payment, but bears the risk of possible chargebacks.

Money transfer with giropay, eps, iDEAL and DIRECTebanking

Computop Paygate supports online transfers with giropay in Germany, with iDEAL in the Netherlands, with eps in Austria and DIRECTebanking in Germany, England, Austria, Switzerland and the Netherlands. A number of surveys of Internet users verify that transfer is a popular and accepted method of payment. Computop Paygate therefore supports this convenient, secure payment procedure. The customer potential for online merchants increases to around 20 million online-banking customers with the use of online transfers.

giropay is a standard which was founded by the German banks Sparkasse, Postbank, Volks- und Raiffeisen Banken. The giro pay online transfer has a number of advantages for merchants. Firstly giro pay provides the vendor with a guarantee for payments of up to 10,000 euros; secondly the transfer is a prepayment which minimises the payment term. Last but not least the customer is using the familiar and trusted online banking of its own credit institution, just the same as with online banking.



giropay links customers directly to their banks

Dutch banks established the iDEAL money transfer standard, which works in a similar fashion to giropay in Germany. Approximately 70% of all e-commerce payments in the Netherlands are processed with iDEAL. Therefore offering iDEAL is a vital success factor for e-commerce business in the Netherlands.

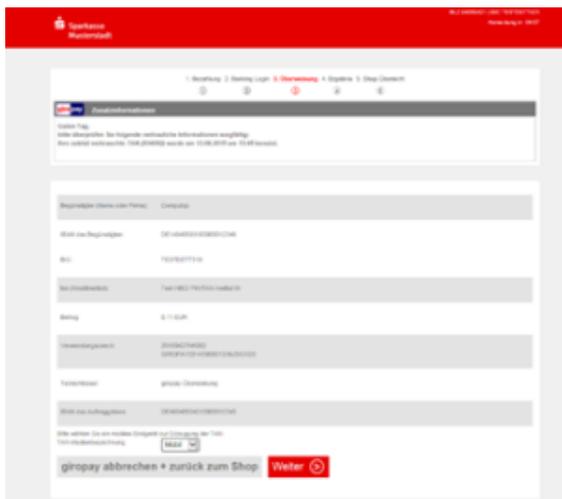
In Austria Computop Paygate supports online money transfer with the Austrian Electronic Payment Standard (EPS) which is a well established system in Austria and offering a payment guarantee to the merchant.

Computop Paygate supports SOFORT transfer of SOFORT AG in many countries in Europe. Currently supported countries can be found on the webpage <https://www.sofort.com/ger-DE/verkaeufersu/e-payment-europaweit-mit-sofort-xxl/>. SOFORT Banking is a method of bank transfers and is based on online banking. The customer selects SOFORT Banking as payment method for their online purchase and then will be forwarded to the secured payment form. The bank transfer data will be transferred automatically and the customer only has to select his or her bank and enter their usual login details for online banking. The consumer then releases the bank transfer by means of an approval code. All data is sent encrypted to the online banking account. The online merchant receives a real-time confirmation of the executed bank transfer. The merchant can execute and dispatch the order immediately delivering goods/services faster. There is no waiting time until the dispatch of the goods like it would be for example in the case of prepayment via bank transfer.

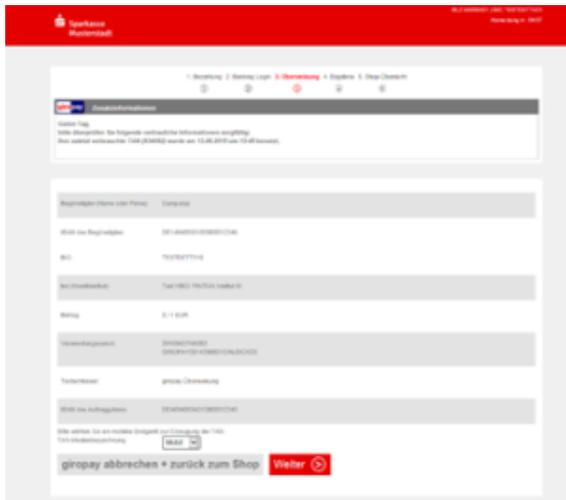
Example of an online transfer procedure with giropay

In the first step the customer chooses the giropay payment method at the checkout of the online shop and selects its credit institution. The customer is then connected directly to its Sparkasse/bank and logs on as normal using a PIN. A pre-completed transfer form then appears. The customer need only enter their TAN to confirm the payment.

In the Netherlands the procedure of an iDEAL online transfer is similar but there is an unlimited payment guarantee.



Entry of giropay TAN into the transfer form



Entry of giropay TAN into the transfer form

As usual with online banking, the data disclosed in the online transfer is encrypted with TLS (Transport Layer Security) to prevent manipulation.

Payment type	URL
giropay	www.giropay.de
eps / STUZZA	www.stuzza.at
DIRECTeBanking	www.sofortueberweisung.de
Rabo iDEAL (English)	www.rabobank.com/ideal
iDEAL-Portal (Dutch)	www.ideal.nl

Internet addresses with information about online money transfers

International online transfers

Paygate supports various online transfers in different countries via the acquirer PPRO. Merchants benefit from the payment guarantee, the immediate execution by advance payment and the large reachable customer base. On the other hand, customers use the familiar environment of their online banking and thus also gain confidence in the online shop. This lowers the number of cancelled orders and increases the conversion rate.

Przelewy24 in Poland

Przelewy 24 is supported by 18 large banks and reaches 95 % of the Polish customers in online banking. The system has no transaction limit and directs customers via its online banking environment directly to the payment processing.

PostFinance Yellowpay in Switzerland

The PostFinance-Bank's Yellowpay online transfer operates without a transaction limit, but with a payment guarantee for the merchant and reaches about one million customers with online accounts in Switzerland.

POLi in Australia and New Zealand

Over POLi you can reach 90 % of the customers in Australia and New Zealand – after all, that's 33 million online banking customers. There is a transaction limit of 9,999 AUD.

TrustPay in Eastern Europe

TrustPay provides a real-time online transfer system in Central and Eastern Europe under the supervision of the National Bank of Slovakia. Numerous banks and the respective currencies of the participating states – Slovakia, Czech Republic, Turkey, Hungary, Estonia, Latvia, Lithuania, Croatia as well as Slovenia – are supported.

SafetyPay in Brazil, Costa Rica, Germany, Colombia, Mexico, Nicaragua, the Netherlands, Austria, Panama, Peru, Spain

SafetyPay, whose head office is in Florida, offers an international system for online bank transfers, with which the customers pay for international purchases in their own currency using their familiar online banking system. Merchants reach about 250 million potential bank customers in this way.

Trustly in Scandinavia, Poland and Spain

Founded in 2008 Trustly is a technology enterprise from Sweden, which enables secure and convenient payments via online banking for the customers. Trustly offers Collecting as well as an automated credit via API and reconciliation files for all supported acquirers (all 21 main banks in Sweden, Denmark and Finland). Trustly is FSA regulated.

Checkout by Amazon

With Checkout by Amazon you offer your customers the level of comfort which they are used to with Amazon: Simply select delivery address from the address book, define payment method and confirm the order. Done.

Checkout by Amazon is available in Germany, Great Britain and the USA. [Amazon.de](#) alone has around 16.7 million customer accounts. Amazon customers know the ordering procedure and trust it. This trust and the familiar procedures can improve the conversion rate of your shop. Last but not least, Amazon Payments offers a payment guarantee.

Checkout by Amazon starts with the Amazon login in a popup window. The individual widgets then permit the selection of the addresses and methods of payment saved by the customer at Amazon. Amazon makes these details available to the Computop Paygate, which then handles the payment procedures. Due to the integration of Amazon, the customer is informed about the payment and the dispatch of the articles by email, as he is used to from Amazon.

PayPal Express Checkout

Computop Paygate lets merchants process PayPal payments. It lets you receive payments from 230 million PayPal-customers worldwide. 15 million Internet users own a PayPal customer account in Germany alone.



PayPal offers its users several payment methods

PayPal was a subsidiary of eBay and is widespread amongst eBay users worldwide. The old PayPal-standard solution however has required manual processing for reasons bound up with the history of eBay. Computop Paygate offers fully-automated payment processing with PayPal Express Checkout for mass mail-order business. Thanks to its automation in Paygate, PayPal Express Checkout is also suitable for processing larger transaction quantities, for example in the mail-order business. The manual processing of e-mails and payment processes which is normal for the PayPal-standard solution are a thing of the past.

Customers in more than 100 markets

PayPal is particularly useful for customer purchases abroad since Computop Paygate supports all currencies and markets offered by PayPal. In many countries PayPal offers customers typical payment methods for their country. A German customer can thus have the option to pay with PayPal by credit card, direct debit or with giro-pay-transmit. Customers abroad can often use typical payment methods such as prepaid cards in Italy or debit cards in the UK. Integrating PayPal into your shop therefore provides your customers with several payment methods at once.

Seller protection and address verification

Computop Paygate also provides you with the PayPal risk management. With address verification and PayPal seller protection PayPal relieves the merchant of the risk of payment failures in the case of direct debit payments, German credit card payments and unjustified customer complaints.

PayPal Express Checkout Fewer order cancellations

Long order processes increase the rate of cancellations. Computop Paygate offers the PayPal Express Checkout to shorten the order process: your customers do not need to enter any address data but rather click on Checkout with PayPal in the shopping cart area, log on and select the invoice- and delivery address retained by PayPal. Computop Paygate then sends the delivery address as a result parameter back to your shop.



PayPal Express Checkout button

If the customer selects Continue to Checkout instead of PayPal Express Checkout in the shopping cart area, PayPal is displayed again as a payment method on the payment page. Selecting PayPal lets your customer log into PayPal to confirm the payment. In this case it is important that the delivery address is transmitted to ensure that the PayPal seller protection is activated.

Process optimisation for PayPal payments

Along with standard processing, Paygate supports more complex supply processes with PayPal. As with credit cards you can also reserve an amount for PayPal payments which you can then capture via the usual interfaces. In this way you do not charge your customers until the goods have been shipped.

Computop Paygate supports all transaction types as required for optimal completion of your processes. We are happy to provide you with consultation (if necessary with our colleagues from PayPal).

Wallet systems: Skrill (Moneybookers) and QIWI

Skrill from Moneybookers has around 21 million, mostly younger, account holders from the gaming sector, ranks alongside PayPal as one of the world's largest wallet systems for online payments. Skrill is available in 200 countries with 41 currencies and offers merchants a payment guarantee without chargebacks as well as the possibility to process credits (refunds).



Logos of Moneybookers and QIWI

Since 2007 the QIWI Wallet has developed into the largest alternative payment system in Russia with over 400,000 transactions daily. Success is also because cards are not very widespread and only 5 % of the population of Russia have a bank account. The QIWI Wallet can be topped up quickly and flexibly and used for guaranteed payment. Various access options exist for this, even including an iPhone app. Worldwide, QIWI is already available in 20 countries such as China, India, the USA and Brazil.

Payment type	URL
Skrill	http://corporate.skrill.com/
QIWI	http://www.qiwi.com/en/

Web pages with information about Skrill and QIWI

Guaranteed payments on invoice

With payment by invoice you can reduce the number of uncompleted orders in your online shop by up to 81%. This increases your turnover and your sales. Therefore Computop Paygate allows purchase on account in numerous European countries with payment guarantee.

Computop offers you as a merchant the greatest possible flexibility in that you can freely choose the best system of invoice purchases for your particular business. The following providers all give a guarantee of payment although their processing, price and geographical reach differ:



Provider logos for guaranteed invoice purchase

Full service from Klarna and RatePAY

With Klarna and RatePAY you profit as a merchant from a full invoice and hire purchase service. All you have to do is pass on all the invoice data during the order to the service provider, who then takes over the complete billing and debtor management. That then takes over the complete billing and debtor management. Your customers gain financial flexibility with Klarna, since they can choose between invoice purchase and hire purchase. Furthermore RatePAY offers classical hire purchase and SEPA direct debit.

Klarna already offers invoice purchase and hire purchase in many European countries.

Debtor management for BillPay

With BillPay the merchant sends the invoice with the logo and bank details of BillPay. BillPay pays the invoice amount and takes over the complete downstream debtor management.

Invoice, direct debit and hire purchase with PayByBill

With PayByBill from the Gothia Financial Group you can offer your customers popular methods of payment such as direct debit, purchase on invoice or flexible hire purchase. PayByBill enables merchants to send their own invoice. At the same time merchants will receive payments. PayByBill takes care of the debt collection.

Payment type	URL
BillPay	www.billpay.de
Klarna	www.klarna.de
RatePAY	www.ratepay.com
PayByBill	www.paybybill.com/de

Internet addresses of Klarna, RatePAY, BillPay and PayByBill

Guaranteed hire purchase

Rate payment within the online shop motivates your customers to order high value baskets. This also increases your turnover. Therefore Computop Paygate offers guaranteed hire purchase within many European countries.

As a Paygate customer, two systems are available to you for purchase by instalment with payment guarantee: With Klarna and RatePAY, online approval for the purchase by instalment is given in a matter of seconds during the order process. A PostIdent-process is not necessary. Klarna and RatePAY transfer the invoice amount rapidly to the merchant and bear the non-payment risk themselves.



Provider logos for guaranteed hire purchase

As merchant you benefit from rapidly available liquidity. With Klarna and RatePAY your customers increase financial flexibility, as they can define the instalment amount themselves.

Debit payments in England and Denmark

Debit cards are more widespread in Europe than credit cards. Direct debit, bank- and savings banks cards (formerly ec-Cards) are extremely popular in Germany. Our European neighbours also prefer to use debit cards. Computop Paygate therefore supports Maestro in England and the Dankort in Denmark.

With 23 million card holders, Maestro offers huge customer potential in the UK.

Notice: In the UK Maestro replaces the old Switch/Solo-Cards. It works there without SecureCode but does require an address verification. Outside the UK Maestro functions worldwide only with SecureCode (see also next chapter).



Logos of the debit cards in France, England and Denmark

In Denmark you can reach around 3.5 million card holders with the Dankort-solution. The significance of Dankort is also demonstrated by the fact that the Danes make 535 million payment transactions annually using the Dankort.

Maestro worldwide and in UK

250 million people in Europe own a Maestro card. Maestro offers a potential of 570 million customers worldwide. In the UK Maestro replaced the former Switch-Cards and therefore works a little differently to the rest of the world: Paygate offers Maestro with address verification for the UK and Maestro SecureCode worldwide.

Notice: Maestro with SecureCode does not function in the UK for all cards!

The customer potential of 570 million Maestro card owners worldwide is very attractive for merchants with customers abroad. Since 2006, 250 million card holders in Europe, for example the British and the Austrians, have been able to use their Maestro card on the Internet. However while the Austrians must first apply for a SecureCode password to use their Maestro card online, 23 million British people can now use their Maestro on the Internet without a SecureCode.



Logo from Maestro

All current payment solutions for Maestro to date however only work with SecureCode, which the 23 million British card holders do not have. Therefore Computop has equipped its Paygate payment platform with two Maestro solutions: Paygate supports the worldwide standard of Maestro SecureCode but also processes Maestro with British cards without SecureCode. In the UK SecureCode is used with integrated address verification. You can therefore reach all Maestro customers with Computop Paygate, including the 23 million English Maestro card holders.

Along with worldwide distribution, Maestro has several benefits for business: firstly the discount costs are generally lower than with credit cards and secondly you benefit from shorter payment terms. Business also benefits from a secured payment claim in the Maestro SecureCode. Maestro therefore has much to recommend it, particularly for merchants with customers abroad.

paysafecard and Barzahlen

Computop Paygate supports prepaid payments with paysafecard. On the one hand these are prepaid cards that your customers buy in shops in order to subsequently shop online. Since this is a prepaid means of payment, these systems are free from chargebacks. In addition it offers merchants a payment guarantee.



Logos from paysafecard and Barzahlen

Paysafecard is widespread in the gaming, gambling and adult content sectors. You can tap into additional target groups with this prepaid system:

- customers who do not want to disclose personal data such as bank account or credit card number
- young people who are denied access to classic payment systems such as credit cards
- customers who do not obtain a credit card from their bank
- as well as customers who prefer to pay with paysafecard

The prepaid system is international: the paysafecard Group operates in more than 40 countries in Europe as well as in North and Latin America and processes around 20 million prepaid payments annually.

Barzahlen is aimed at all customers in Germany who are unwilling to enter their sensitive data online, and those who do not use credit cards or online banking. An alternative to cash on delivery, Barzahlen is quicker and less expensive. Customers pay the amount to an associated retailer, on the basis of a payment form; the retailer transmits a payment confirmation in real time to the online shop so that the goods can be dispatched quickly.

Payment type	URL
paysafecard	www.paysafecard.com
Barzahlen	www.barzahlen.de

Web links to paysafecard and Barzahlen

Address-checks and credit rating

Popular with customers, risky for the merchant: Payment methods such as direct debit or purchase on account involve a high level of default risk. Computop Paycontrol is an automated credit rating working in conjunction with all standard credit agencies, combines flexibility and payment security for online business.

SecurePay is integrated directly into the Computop Paygate online payment platform. This saves time-consuming and laborious manual enquiries to credit agencies on the part of the merchant. SecurePay lets you access information automatically from arvato infoscore, Boniversum, CRIF and Schufa without linking your shop system to individual credit agency interfaces.



Logos from providers of address checks and credit ratings

As it is integrated into the interface between the online shop and Computop Paygate, if a customer gets a negative credit rating the merchant can react quickly and automatically and offer the customer, for instance, only payment methods with a payment guarantee at the checkout. SecurePay thus protects the merchant from payment defaults as far as possible without foregoing sales.

The use of SecurePay gives online merchants many more options in addition to credit card acceptance while minimising the risk, enabling them to compile individual payment options including electronic direct debits and even purchase on account for their customers. The pre-transaction credit rating means maximum possible payment security for the merchant with a substantially greater and therefore more customer-friendly package of payment methods.